

Certificate Number: 15317-NJ-DE-034068620

Bankruptcy Case Number: 19-31765



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 9, 2020, at 6:16 o'clock PM PST, Walter L Garson completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 9, 2020 By: /s/Glenn Crisostomo

Name: Glenn Crisostomo

Title: Counselor